

**Information to identify the case:**

Debtor 1	<b>Dannette M. Gunning</b>	Social Security number or ITIN	xxx-xx-8256
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>12-37271-JNP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dannette M. Gunning

2/14/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Dannette M. Gunning  
 Debtor

Case No. 12-37271-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Feb 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2018.

db  
 513496925 Dannette M. Gunning, 98 Oak Street, Apt 3103, Lindenwold, NJ 08021-2451  
 513774782 Accounts Receivable Technologies, PO Box 1089, Troy, MI 48099-1089  
 513496931 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 513496936 Cingular Wireless, Sw Crdt Sys, 5910 W Plano Pkwy Ste 10, Plano, TX 75093-2201  
 513496938 +HSBC, PO Box 5203, Carol Stream, IL 60197-5203  
 514071189 Jeffrey M. Gunning, 3475 Howard Ave, Pennsauken, NJ 08109-3418  
 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
 Lewisville, TX 75067)  
 513496939 NJ E-Z Pass Violation Processing Center, PO Box 52005, Newark, NJ 07101-8205  
 513496940 Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
 513496941 +Pennsauken MUA, 5605 N Crescent Blvd, Pennsauken, NJ 08110-1834  
 513496942 +Pennsauken Township Tax Office, 5605 N Crescent Blvd, Pennsauken, NJ 08110-1899  
 513496943 Regional Sewer Service, CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105  
 513496944 +The Landings at Pine Lake, 98 Oak St, Clementon, NJ 08021-2432  
 513592770 US Dept of Education, Claims filing Unit, PO Box 8973, Madison, WI 53708-8973  
 513496945 US Dept Of Ed/glelsi, 2401 International Ln, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Feb 14 2018 23:45:43 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 14 2018 23:45:41 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513496927 EDI: CINGMIDLAND.COM Feb 14 2018 23:23:00 AT & T Mobility, PO B0x 537104,  
 Atlanta, GA 30353-7104  
 513545950 +EDI: CINGMIDLAND.COM Feb 14 2018 23:23:00 AT&T Mobility II LLC, % AT&T Services, Inc,  
 Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A231, Bedminster, NJ 07921-2693  
 513496926 EDI: GMACFS.COM Feb 14 2018 23:23:00 Ally Financial, PO Box 380901,  
 Bloomington, MN 55438-0901  
 513547378 EDI: GMACFS.COM Feb 14 2018 23:23:00 Ally Financial, PO Box 130424,  
 Roseville, MN 55113-0004  
 513724364 EDI: AIS.COM Feb 14 2018 23:23:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 513496928 EDI: TSYS2.COM Feb 14 2018 23:23:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 513496929 EDI: CAPITALONE.COM Feb 14 2018 23:23:00 Cap One, PO Box 85520,  
 Richmond, VA 23285-5520  
 513496930 EDI: CHASE.COM Feb 14 2018 23:23:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 513496932 EDI: WFNNB.COM Feb 14 2018 23:23:00 Comenity Bank/pier 1, 4590 E Broad St,  
 Columbus, OH 43213-1301  
 513496933 EDI: WFNNB.COM Feb 14 2018 23:23:00 Comenity Bank/vctrssec, PO Box 182789,  
 Columbus, OH 43218-2789  
 513496946 EDI: RCSDELL.COM Feb 14 2018 23:23:00 Webbank/dfs, 1 Dell Way,  
 Round Rock, TX 78682-7000  
 513496934 EDI: RMSC.COM Feb 14 2018 23:23:00 Gecrb/paypal Smart Con, PO Box 965005,  
 Orlando, FL 32896-5005  
 513496935 EDI: RMSC.COM Feb 14 2018 23:23:00 Gecrb/sams Club, PO Box 981400,  
 El Paso, TX 79998-1400  
 513496937 EDI: IRS.COM Feb 14 2018 23:23:00 Internal Revenue Service, Bankruptcy Department,  
 955 South Springfield Avenue, Springfield, NJ 08071  
 513785567 +Fax: 407-737-5634 Feb 15 2018 00:30:47 Ocwen Loan Servicing, LLC,  
 Attn: Bankruptcy Department, 1661 Worthington Road, Suite 100,  
 West Palm Beach, FL 33409-6493  
 513732795 EDI: PRA.COM Feb 14 2018 23:23:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 513743016 EDI: PRA.COM Feb 14 2018 23:23:00 Portfolio Recovery Associates, LLC,  
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541  
 513708048 EDI: PRA.COM Feb 14 2018 23:23:00 Portfolio Recovery Associates, LLC, c/o Paypal,  
 POB 41067, Norfolk VA 23541  
 513853383 +EDI: PRA.COM Feb 14 2018 23:23:00 PRA Receivables Management, LLC, POB 41067,  
 Norfolk, VA 23541-1067  
 513553546 EDI: Q3G.COM Feb 14 2018 23:23:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 513606182 EDI: Q3G.COM Feb 14 2018 23:23:00 Quantum3 Group LLC as agent for, Allgate Financial LLC,  
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ocwen Loan Servicing, LLC

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Feb 14, 2018

513507842\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
514071190\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
Lewisville, TX 75067, Nationstar Mortgage, LLC, 350 Highland Drive,  
Lewisville, TX 75067)  
513496947 ##Zucker, Goldberg & Ackerman, PO Box 1024, Mountainside, NJ 07092-0024

TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 14, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor OCWEN LOAN SERVICING, LLC bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joseph J. Rogers on behalf of Debtor Dannette M. Gunning jjresq@comcast.net,  
jjresql@comcast.net

TOTAL: 3